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Mr. Chairman, Members of the Committee

Good afternoon. For the record, my name is Bob Balhiser and I am a retired engineer living in Helena.

As a fiscal conservative from the Goldwater era, I have now become a critic of health insurers and a strong proponent for a single-payer health care system. I have arrived at this position after considerable thought, study, and for three simple reasons: 1) First, because it just makes good dollars and sense; single-payer will cost us less, not more; 2) Second, because I believe it will strengthen our country if every citizen has access to good basic health care, and; 3) Third, because my wife and I have had several rather serious and unsatisfactory dealings with BCBSMT that have demonstrated to me how incredibly inept, inefficient, costly, and unresponsive this organization is.

Allow me to relay an example from personal experience. For nearly twenty years I worked in engineering and management positions with the Anaconda Aluminum company in Columbia Falls, a company known for providing some of the best wages and benefits in Montana. So, imagine my surprise when a co-worker of roughly equal status quit in the early 1980s and went to work for Blue Cross. He did so, he said, because he could do even better with Blue Cross.

Well, I had absolutely no idea of just *how much better* he could do until I saw Chuck Johnson's article in 2005 on the salaries and perks of the company's former CEO, Peter Babin, and those of other executives. My former co-worker who is younger than me received annual retirement pay at the time of \$250K; yes, I

said *annual!* I don't know about you, but I resent seeing my health care premiums spent in this manner, and this is not even the tip of the iceberg.

Private insurance executives have had over 40 years to fix the abuses and excesses that pervade their industry. They have not done so, they are not interested in doing so, and I submit to you that they *will not do so* under Senator Baucus's so-called health care reform plan. If private health insurers are allowed to go unchecked, they will soon bankrupt our country. Now is the time for them to become extinct, before they have a chance to inflict further damage.

There is one final point I'd like to make. Elimination of health insurers will not eliminate the legitimate jobs of those who have claims-processing experience; their skills will be useful in a single payer system. As for the executives whose only expertise lies in devising obtuse ways to delay or deny legitimate claims, I only have this to say: I hope they saved those obscene salaries and bonuses, because otherwise they may want to practice saying: "would you like fries with that?" because their former talents will be obsolete in the modern healthcare world.

I respectfully ask that you not arbitrarily eliminate a single-payer system from your consideration *because, I submit to you, that it is the only way to provide good, basic health care, for all U.S. citizens, without increasing our overall costs.*

Thank you for your time and attention.